

ARCHIVE DATE: 07/25/2006  
PAGE: 1767AMERICAN HONDA  
HONDA PREAPPROVAL-WEB  
ARCHIVED APPLICATION INFORMATION

APPLICATION DATE: 06/09/2003

ORGANIZATION: 690 TYPE: 202 SOURCE CODE: 9999 APPL: INDIVIDUAL OPER: SYS STATUS: DECLINED  
 APPLICATION NUMBER: 2003160113404 CREDIT DESIRED: 13,748.00  
 ACCOUNT NUMBER: 00000000000000000000 CREDIT APPROVED: .00

BORROWER INFO:  
 NAME: JULIE A MANGINA  
 SOC. SECURITY: 420-21-7014  
 DATE OF BIRTH: 12/11/1969  
 AGE: 33

CURRENT EMPLOYMENT INFO:  
 EMPLOYER: BIRMINGHAM RADIOLOGICAL GROUP  
 TIME EMPLOYED: 00 YEARS 12 MONTHS POSITION:  
 MTHLY INCOME: 21,000.00  
 PHONE NUMBER: (205) 868-6247  
 ADDRESS: JULIEM@HOTMAIL.COM

CURRENT ADDRESS INFO:  
 ADDRESS STATUS: (O/R/B) R  
 TIME AT RESID: 01 YEARS 00 MONTHS  
 MONTHLY PMT: .00  
 PHONE NUMBER: (205) 631-1281  
 ADDRESS: 1114 CAGLE DR

OTHER INCOME: .00  
 TOTAL APPL INCOME: 21,000.00

## PREVIOUS ADDRESS INFO:

ADDRESS: 5640 LANG DR  
 MT. OLIVE AL 35117

APPL PROCESSING STEPS	STATUS	RESULT
EDIT	C	AC
PRE-VALIDATION	C	AC
CROSS CHECK	C	AC
APPL SCORING	C	AC
VERIFICATION	N	AC
CREDIT BUREAU	C	AC
COMBINE SCORING	C	AD
FINAL JUDGEMENT	S	
SETUP		

COMMENTS:

## CREDIT SCORING:

## APPLICATION SCORING:

## CREDIT BUREAU SCORING:

CONSTANT 644  
 AGE OF OLDEST TRADE 0  
 90+DOD+PRD+TLD 146-  
 TOTAL # INQUIRIES LAST 12 MOS 38-  
 TOTAL # SATIS RATED TRADES 0

# TRADES OPEN > 12 MOS  
 RATIO BAL HI CREDIT /REV  
 TOT # ACTIVE RETAIL FIN TRDS  
 TOT AMT BKCARD TRDE OTB  
 TOTAL HI CREDIT OR CRED. LIM

APPL SCORING TOTAL: 0  
 TOTAL SCORE: 407  
 FICO RISK SCORE: 751000

CRED BUREAU TOTAL: 407

EXHIBIT

A

tabbles

AMERICAN HONDA  
HONDA PREAPPROVAL-WEB  
ARCHIVED APPLICATION INFORMATION

APPLICATION DATE: 06/09/2003

ORGANIZATION: 690 TYPE: 202 SOURCE CODE: 9999 APPL: INDIVIDUAL OPER: SYS STATUS: DECLINED  
APPLICATION NUMBER: 2003160113404 CREDIT DESIRED: 13,748.00  
ACCOUNT NUMBER: 00000000000000000000 CREDIT APPROVED: .00  
CO-BORROWER INFO: PRESENT EMPLOYMENT INFO:  
NAME: EMPLOYER:  
SOC. SECURITY: 000-00-0000 TIME EMPLOYED: 00 YEARS 00 MONTHS  
DATE OF BIRTH: 00/00/0000 MTHLY INCOME: .00  
AGE: 000 PHONE NUMBER: (000) 000-0000  
ADDRESS: ADDRESS:  
CURRENT ADDRESS INFO: OTHER INCOME: .00  
TIME AT RESID: 00 YEARS 00 MONTHS  
MONTHLY PMT: .00  
PHONE NUMBER: (000) 000-0000  
ADDRESS:

\*\*\*\*\*  
\*\*\*\* APPLICATION MEMOS \*\*\*\*  
\*\*\*\*\*

06/09/2003	SYS	THE FOLLOWING DECLINE LETTER WAS REQUESTED: 100
06/09/2003	SYS	DECLINE: BAD DEBT OR PUBLIC RECORD ACTION
06/09/2003	SYS	DECLINE: RECENT PAYMENT HISTORY
06/09/2003	SYS	DECLINE: BANKRUPTCY
06/09/2003	SYS	DECLINE: INSUFFICIENT CURRENT RATED ACCOUNTS
06/09/2003	SYS	DECLINE: PAST DUE PAYMENTS
06/09/2003	SYS	THE FOLLOWING WERE NON-LETTER DECLINE REASONS:
06/09/2003	SYS	MEMO: AMOUNT OF INDEBTEDNESS
06/09/2003	SYS	MEMO: LIMITED CREDIT EXPERIENCE
06/09/2003	SYS	MEMO: EXCESSIVE INQUIRIES ON CREDIT BUREAU
06/09/2003	SYS	MEMO: TOT HI CREDIT OR CREDIT LIMIT
06/09/2003	SYS	MEMO: TOTAL BALANCES ALL PERSONAL FIN TRADES
06/09/2003	SYS	MEMO: CITY/STATE VARIES >2
06/09/2003	SYS	MEMO: # OF SATISFACTORILY RATED TRADES
06/09/2003	SYS	MEMO: LOW SCORE - CONSUMER
06/09/2003	SYS	CREDIT BUREAU INFO: TU15BH
06/09/2003	SYS	TRANS UNION
06/09/2003	SYS	2 BALDWIN PLACE
06/09/2003	SYS	PO BOX 1000
06/09/2003	SYS	CHESTER PA 19022
06/09/2003	SYS	800-886-4213 -----

\*\*\*\*\*  
\*\*\*\* CREDIT BUREAU REPORT \*\*\*\*  
\*\*\*\*\*

RPT DATE 06/09/03 CREDIT BUREAU SUMMARY REPORT PAGE 1  
RPT TIME 11:34:07 REF # C6902022003160113404A111BUR USED (TU) ALT ( )  
...INPUT... ...BUREAU... M VAR HIT IND

APPLICATION DATE: 06/09/2003

AMERICAN HONDA  
HONDA PREAPPROVAL-WEB  
ARCHIVED APPLICATION INFORMATION

ORGANIZATION: 690 TYPE: 202 SOURCE CODE: 9999 APPL: INDIVIDUAL OPER: SYS STATUS: DECLINED  
APPLICATION NUMBER: 2003160113404 CREDIT DESIRED: 13,748.00  
ACCOUNT NUMBER: 00000000000000000000 CREDIT APPROVED: .00

NAM1 MANGINA JULIE A MANGINA JULIE A  
NAM2 802 STONEBROOK  
STR 1114 CAGLE FULTONDALE AL  
CTY MT AL 35068  
ZIP 35117 420-21-7014  
SSN 420-21-7014 12001969  
DOB 12111969 000-222-5325  
PHON 205-631-1281 05/00/03 LATEST INQUIRY 06/09/03  
FILE-DT 01/00/95 LAST ACTIVITY 05/00/03  
RT B/H999994 L2 G2 2 L310 DG 12 0 1 2 3 4 5 \* 7 8 9 TOTAL  
#30 #PAST 1 BANK 1  
#60 AGE BKP 24 BANKCARD 1 2 7  
#90 3 DEATH N RETAIL 1 3 1  
PR DERG 1 TR DERG 8 FINANCE 1 4 4  
FIN TR 7 TR DISP MEDICAL 7 14  
OLD TR 101 INQ6 1 OTHER 2 3 2  
# SAT 2 TR12 6 TOTAL 2 3 2  
TOT TR 14 RAT S/T 14 SATBC RBCOPN99999995 PFBAL 19065 BNKREAL99999999  
FICO00570 DELPHI000009 OPN12 1 OPN6 REV12 1 RECDLQ 2RECDLQ 14RSFTR  
L5 G5 3L24 8DG48 11N30 N60 N3060 COMP 0 BKTRD 1 DSTRD 2 CUSTMSG N  
MSG CREDIT BUREAU SUMMARY REPORT PAGE 2  
RPT DATE 06/09/03 REF # C6902022003160113404A11IBUR USED (TU) ALT ( )  
RPT TIME 11:34:07 \*CODE: 1---  
\*TRANS-ALERT: INPUT ADDRESS MISMATCH \*CODE:- 0--  
\*TRANS-ALERT: INPUT SSN MATCHES FILE SSN \*CODE:-- 0-  
\*TRANS-ALERT: ZIP CODE IS VALID \*CODE:--- 0  
\*TRANS-ALERT: INPUT SURNAME MATCHED FILE \*CODE: 1---  
\*HAWK-ALERT: PHONE AND SSN CLEAR \*CODE:-1---  
\*TRANS-ALERT NUMBER OF INQUIRIES IN THE LAST 60 DAYS \*CODE:- 1--  
\*HAWK-ALERT: CURRENT ADDRESS CLEAR \*CODE:-- -  
\*HAWK-ALERT: PREVIOUS ADDRESS CLEAR

PRIOR NAMES / SPOUSE / SSN  
NAM KNIGHT, JUL  
NAM MOODY, JULI  
NAM LANG, JULIE  
HOUSE# STREET NAME STR TYPE BOX ROUTE DR APT  
CITY ST ZIP PHONE R/O/B RES DT REP DT CD  
ADR 802 STONEBROOK AL 35068 LN 09/02  
FULTONDALE AL 35068 HY 204  
ADR 924 DECATUR AL 35068 07/02  
FULTONDALE AL 35068  
RPT DATE 06/09/03 CREDIT BUREAU SUMMARY REPORT PAGE 3  
RPT TIME 11:34:07 REF # C6902022003160113404A11IBUR USED (TU) ALT ( )  
HOUSE# STREET NAME STR TYPE BOX ROUTE DR APT  
CITY ST ZIP PHONE R/O/B RES DT REP DT CD  
ADR MOUNT OLIVE AL 35117 93

AMERICAN HONDA  
HONDA PREAPPROVAL-WEB  
ARCHIVED APPLICATION INFORMATION

APPLICATION DATE: 06/09/2003

ORGANIZATION: 690 TYPE: 202 SOURCE CODE: 9999 APPL: INDIVIDUAL OPER: SYS STATUS: DECLINED  
 APPLICATION NUMBER: 2003160113404 CREDIT DESIRED: 13,748.00  
 ACCOUNT NUMBER: 00000000000000000000 CREDIT APPROVED: .00

EMPLOYER  
BIRMINGHAM RADIOLOGI  
NORWOOD CLINIC  
CITY STATE DATE OCCUPATION  
06/03 DATA ENTR  
05/98  
EMP EMP  
RPT-DT STATUS LIAB SETTLE BAL\$ COURT # PLTF/ATTY  
CASE# COURT  
PRD 06/01 CH 7 DISCHARG 0 0 FE  
0001 200104232 09/01  
DANIEL D SPARKS  
RPT DATE 06/09/03 CREDIT BUREAU SUMMARY REPORT PAGE 4  
RPT TIME 11:34:07 REF # C6902022003160113404A11IBUR USED (TU) ALT ( )  
RTG DESC MEMBER NAME MEMBER# ECOA TERMS STA-DT  
ACCOUNT# RPT-DT OPN-DT HI-CR\$ BAL\$ P/D\$ 30 60 90 LNTYPE  
TRD 09B COL ACCT STALLINGS FN Y 926T001 INDIVIDUAL E  
0001 935282 02/03Y 07/98 H 143 143 143 0 0 0 UNKNOWN  
\*\*\*\*\* PLACED FOR COLLECTION  
LST ACT/CLSD DT 00/00  
# PAY 0 LAST PAID DI  
TRD 09B COL ACCT CRDT MGT Y 523B001 INDIVIDUAL E  
0002 21355064 08/01Y 07/01 H 544 516 516 0 0 0 COLLECT  
\*\*\*\*\* PLACED FOR COLLECTION  
LST ACT/CLSD DT 00/00  
# PAY 0 LAST PAID DI  
TRD 09B COL ACCT HONOR CR AG Y 948J003 INDIVIDUAL E  
0003 83114365 06/01Y 04/99 H 201 20 20 0 0 0  
\*\*\*\*\* PLACED FOR COLLECTION  
LST ACT/CLSD DT 00/00  
# PAY 0 LAST PAID DI  
RPT DATE 06/09/03 CREDIT BUREAU SUMMARY REPORT PAGE 5  
RPT TIME 11:34:07 REF # C6902022003160113404A11IBUR USED (TU) ALT ( )  
RTG DESC MEMBER NAME MEMBER# ECOA TERMS STA-DT  
ACCOUNT# RPT-DT OPN-DT HI-CR\$ BAL\$ P/D\$ 30 60 90 LNTYPE  
TRD 109 CHARGE OFF AL TELCO C U Q 682N001 JNT-CONTRA M 34  
0004 1108370144 04/03Q 07/96 H 129 129 0 0 0 NOTE LOA  
\*\*\*\*\* PROFIT & LOSS WRITEOFF - BAD DEBT  
LST ACT/CLSD DT 12/99  
# PAY 36 LAST PAID DI F  
TRD 109 CHARGE OFF AL TELCO C U Q 682N001 JNT-CONTRA M 307  
0005 1108370143 04/03Q 02/96 H 3024 3024 0 0 0 NOTE LOA  
\*\*\*\*\* PROFIT & LOSS WRITEOFF - BAD DEBT  
LST ACT/CLSD DT 03/98  
# PAY 59 LAST PAID DI F  
TRD R09 CHARGE OFF CAPITAL 1 BK B 1DTV001 INDIVIDUAL 811E  
0006 438864135115 07/02B 11/95 H 6934 16233 16233 0 0 0 CREDIT C  
\*\*\*\*\* PROFIT & LOSS WRITEOFF - BAD DEBT  
LST ACT/CLSD DT 01/97  
# PAY 0 LAST PAID DI F  
RPT DATE 06/09/03 CREDIT BUREAU SUMMARY REPORT PAGE 6  
RPT TIME 11:34:07 REF # C6902022003160113404A11IBUR USED (TU) ALT ( )

AMERICAN HONDA  
HONDA PREAPPROVAL-WEB  
ARCHIVED APPLICATION INFORMATION

APPLICATION DATE: 06/09/2003

ORGANIZATION: 690 TYPE: 202 SOURCE CODE: 9999 APPL: INDIVIDUAL OPER: SYS STATUS: DECLINED  
 APPLICATION NUMBER: 2003160113404 CREDIT DESIRED: 13,748.00  
 ACCOUNT NUMBER: 00000000000000000000 CREDIT APPROVED: .00

RTG	DESC	MEMBER NAME	MEMBER#	ECOA	TERMS	STA-DT
TRD	109 CHARGE OFF	STANDARD FURN H	41G2013	INDIVIDUAL	30 60 90	LNTYPE
0007	420217014	08/00H 00/00	0	1161 1161	0 0 0	OE
***** PROFIT & LOSS WRITEOFF - BAD DEBT						
LST ACT/CLSD DT 00/00						
TRD	104 90 D PASTDUE COLONIAL MTG B	543A001	INDIVIDUAL	M	589	DI
0008	248847	02/01B 09/95 H	65184	0	0 10 3	3 FHA R/E
*****3*43*1C12111CCCC*CCCC TRANSFERRED TO ANOTHER LENDER						
LST ACT/CLSD DT 11/00						
TRD	104 90 D PASTDUE WORLD OMNI F F	2729004	JNT-CONTRA	M	309	DI C
0009	11001021374	07/99F 03/96 H	12080	0	0 4 2	1 LEASE
*****3*CCCCCCCC*CC11122C1CC ACCOUNT CLOSED BY CONSUMER						
LST ACT/CLSD DT 00/00						
RPT DATE	06/09/03	CREDIT BUREAU SUMMARY REPORT				
RPT TIME	11:34:07	REF #	C6902022003160113404A111BUR	USED (TU)	ALT (	)
RTG	DESC	MEMBER NAME	MEMBER#	ECOA	TERMS	STA-DT
TRD	101 PAID/PAY AGR AMERICREDIT F	44WK001	JNT-CONTRA	M	524	DI
0010	418985222	05/03F 08/02 H	20101	19065	0 0 0	0 AUTO
***** CCCCCCCCC						
LST ACT/CLSD DT 00/00						
TRD	M01 PAID/PAY AGR WAMU/HOMESID F	664T001	JNT-CONTRA	M	559	DI
0011	13698915000000	07/02F 09/95 H	65184	59969	0 1 1	3 FHA R/E
*****CCC1C32*****CCC44CC***						
LST ACT/CLSD DT 00/00						
TRD	101 PAID/PAY AGR AFSCI F	15BL5CL	JNT-CONTRA	M	0	DI
0012	70132650661747	01/96F 05/95 H	3429	0	0 0 0	0 AUTO
*****						
LST ACT/CLSD DT 12/95						
RPT DATE	06/09/03	CREDIT BUREAU SUMMARY REPORT				
RPT TIME	11:34:07	REF #	C6902022003160113404A111BUR	USED (TU)	ALT (	)
RTG	DESC	MEMBER NAME	MEMBER#	ECOA	TERMS	STA-DT
TRD	RUR UNRATED	NBGL-MCRAES D	1429002	INDIVIDUAL	30 60 90	LNTYPE
0013	6999343640	10/01D 04/97 H	399	0	0 0 0	0 CHARGE A
***** BANKRUPTCY						
LST ACT/CLSD DT 09/98						
TRD	IUR UNRATED	AFSCI F	15BL5CL	JNT-CONTRA	M	0
0014	70132650657725	06/95F 01/95 H	456	0	0 0 0	0 AUTO
***** REFINANCED ACCOUNT						

APPLICATION DATE: 06/09/2003

AMERICAN HONDA  
HONDA PREAPPROVAL-WEB  
ARCHIVED APPLICATION INFORMATION

ORGANIZATION: 690 TYPE: 202 SOURCE CODE: 9999 APPL: INDIVIDUAL OPER: SYS STATUS: DECLINED  
APPLICATION NUMBER: 2003160113404 CREDIT DESIRED: 13,748.00  
ACCOUNT NUMBER: 00000000000000000000 CREDIT APPROVED: .00

LST ACT/CLSD DT 05/95

DATE	MEMBER NAME	MEMBER #	# PAY 12 LAST	PAID	DI C
INQ 06/09/03	CONSECO FIN.	F 8500014			
INQ 04/22/03	ESB/HARLEY	F 2200490			
RPT DATE 06/09/03	CREDIT BUREAU SUMMARY REPORT				PAGE 9
RPT TIME 11:34:07	REF # C6902022003160113404A11IBUR USED (TU) ALT (				)
DATE	MEMBER NAME	MEMBER #			
INQ 11/04/02	JH BERRY & C	R 0001476			
INQ 08/21/02	NUVELL CRD	N 0231198			
INQ 08/21/02	AMERICREDIT	F 3738249			
*** 08/21/02	AMERICREDIT	F 0027016			
INQ 08/20/02	SUSAN SCHEIN	A 0010773			
INQ 07/14/02	CAP AUTOMOTI	A 2200893			
INQ 05/29/02	1ST PREMIER	B 0020123			
TYPE	SCORE	REASON DESCRIPTION			
RSK EMPIRI	00570 +	022 SERIOUS DELINQUENCY			
		010 PROPORTION OF BAL TO CREDIT LIMITS IS TOO HIGH ON			
		018 BANK REVOLVING OR OTHER REVOLVING ACCTS			
		014 NUMBER OF ACCOUNTS WITH DELINQUENCY			
		014 LENGTH OF TIME ACCTS HAVE BEEN ESTABLISHED			
RPT DATE 06/09/03	CREDIT BUREAU SUMMARY REPORT				PAGE 10
RPT TIME 11:34:07	REF # C6902022003160113404A11IBUR USED (TU) ALT (				)
TYPE	SCORE	REASON DESCRIPTION			
RSK 501	+ U	UNAUTHORIZED REQUEST			
***** END OF REPORT *****					